

FORM B1 <div style="display: inline-block; text-align: center;"> United States Bankruptcy Court Northern District of Illinois </div>						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Yu, Hu Yeong				Name of Joint Debtor (Spouse) (Last, First, Middle): Yu, Kyung Hee			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-2944				Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-0258			
Street Address of Debtor (No. & Street, City, State & Zip Code): 1841 Grosse Point Circle Hanover Park, IL 60103				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1841 Grosse Point Circle Hanover Park, IL 60103			
County of Residence or of the Principal Place of Business: Du Page				County of Residence or of the Principal Place of Business: Du Page			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):							
Information Regarding the Debtor (Check the Applicable Boxes)							
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank				Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding			
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business				Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.			
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)							
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <div style="display: flex; justify-content: space-around; font-size: small;"> 1-15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/> </div>							
Estimated Assets <div style="display: flex; justify-content: space-around; font-size: small;"> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million <input type="checkbox"/> </div>							
Estimated Debts <div style="display: flex; justify-content: space-around; font-size: small;"> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million <input type="checkbox"/> </div>							

Voluntary Petition (This page must be completed and filed in every case)		Document Page 2 of 46 Debtor: Yu, Hu Yeong Yu, Kyung Hee		FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)				
Location Where Filed: - None -		Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor: - None -		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Signatures				
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/ Hu Yeong Yu</u> Signature of Debtor Hu Yeong Yu X <u>/s/ Kyung Hee Yu</u> Signature of Joint Debtor Kyung Hee Yu _____ Telephone Number (If not represented by attorney) <u>October 7, 2005</u> Date		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ Robert V. Schaller</u> <u>October 7, 2005</u> Signature of Attorney for Debtor(s) Date Robert V. Schaller SCR3-6190406 Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
Signature of Attorney X <u>/s/ Robert V. Schaller</u> Signature of Attorney for Debtor(s) Robert V. Schaller SCR3-6190406 Printed Name of Attorney for Debtor(s) Robert Schaller Law Office Firm Name 907 N. Elm, Suite 100 Hinsdale, IL 60521 Address 630-655-1233 Telephone Number October 7, 2005 Date				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date				

United States Bankruptcy Court
Northern District of Illinois

In re **Hu Yeong Yu,
 Kyung Hee Yu**

Debtors

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	200,000.00		
B - Personal Property	Yes	3	15,975.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		189,495.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		179,226.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,206.67
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,231.10
Total Number of Sheets of ALL Schedules		26			
Total Assets			215,975.00		
Total Liabilities				368,721.00	

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 1841 Grosse Point Circle, Hanover Park IL	Joint tenant	J	200,000.00	189,495.00

Sub-Total > **200,000.00** (Total of this page)

Total > **200,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	cash		-	110.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	bank account with Harris Bank bank account with additional Bank		- J	500.00 700.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	miscellaneous household goods and furnishings--estimated value		-	800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	miscellaneous books, pictures, etc.		-	50.00
6. Wearing apparel.	wearing apparel		-	550.00
7. Furs and jewelry.	miscellaneous items		-	300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Debtor has no insurance policy with a cash value (term insurance does not have a cash value).		-	0.00

Sub-Total > **3,010.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		pension/IRA, if any	-	4,665.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **4,665.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Ford Taurus	-	2,800.00
		1995 Nissan Maxima with 130,000 miles	J	5,000.00
		1992 Mercury Sable with 150,000 miles	J	500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **8,300.00**
(Total of this page)
Total > **15,975.00**

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
cash	735 ILCS 5/12-1001(b)	110.00	110.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
bank account with Harris Bank	735 ILCS 5/12-1001(b)	500.00	500.00
bank account with additional Bank	735 ILCS 5/12-1001(b)	700.00	700.00
<u>Household Goods and Furnishings</u>			
miscellaneous household goods and furnishings--estimated value	735 ILCS 5/12-1001(b)	800.00	800.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
miscellaneous books, pictures, etc.	735 ILCS 5/12-1001(b)	50.00	50.00
<u>Wearing Apparel</u>			
wearing apparel	735 ILCS 5/12-1001(a)	550.00	550.00
<u>Furs and Jewelry</u>			
miscellaneous items	735 ILCS 5/12-1001(b)	300.00	300.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
pension/IRA, if any	735 ILCS 5/12-1006	100%	4,665.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1996 Ford Taurus	735 ILCS 5/12-1001(c)	2,400.00	2,800.00
1995 Nissan Maxima with 130,000 miles	735 ILCS 5/12-1001(b)	1,540.00	5,000.00

Form B6D
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 1693797624	-	Mortgage					
Chase Home Finance PO BOX 9001871 Louisville, KY 40290		Location: 1841 Grosse Point Circle, Hanover Park IL					
Value \$ 200,000.00					150,607.00	0.00	
Account No. 2707997926	J	hoe equity loan					
Citibank PO BOX 209012 Brooklyn, NY 11220		Location: 1841 Grosse Point Circle, Hanover Park IL					
Value \$ 200,000.00					38,888.00	0.00	
Account No.							
Value \$							
Account No.							
Value \$							
Subtotal (Total of this page)						189,495.00	
Total (Report on Summary of Schedules)						189,495.00	

0 continuation sheets attached

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Form B6F
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3 0933 1539109 Allied Waste Services 1330 Gasket Drive Elgin, IL 60120	J					51.00
Account No. 001836136011367962 Amex Po Box 297871 Fort Lauderdale, FL 33329	H	Opened 4/01/02 ChargeAccount				11,851.00
Account No. 001836136011355222 Amex Po Box 297871 Fort Lauderdale, FL 33329	H	Opened 4/01/90				0.00
Account No. 630 736-1895 AT&T PO BOX 8212 Aurora, IL 60572	J					71.00
Subtotal (Total of this page)						11,973.00

12 continuation sheets attached

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 405086000306 Bac/Fleet-Bkcard 200 Tournament Dr Horsham, PA 19044	H	Opened 1/01/01 Last Active 2/26/03 ChargeAccount				4,988.00
Account No. 523001195018 Bac/Fleet-Bkcard 200 Tournament Dr Horsham, PA 19044	H	Opened 4/01/88 Last Active 10/01/95				0.00
Account No. 405086000306 Bank Of America Po Box 1598 Norfolk, VA 23501	H	Opened 1/01/01 Last Active 2/26/03 ChargeAccount				4,988.00
Account No. 435604300147 Bank Of America Po Box 1598 Norfolk, VA 23501	J	Opened 9/01/91 Last Active 4/01/97				0.00
Account No. 1119801 Branch 825 Nalc Credit 240 N West Ave Elmhurst, IL 60126	H	Opened 8/01/94 Last Active 8/01/98 Automobile				0.00
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 9,976.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 529149180599 Cap One Bk Po Box 85520 Richmond, VA 23285	J	Opened 11/01/00 Last Active 3/06/03				15,503.00
Account No. 430572137526 Cap One Bk Po Box 85520 Richmond, VA 23285	J	Opened 6/01/96 Last Active 12/10/02				15,495.00
Account No. 486236247683 Cap One Bk Po Box 85520 Richmond, VA 23285	H	Opened 9/01/04 Last Active 9/09/05				247.00
Account No. 517805249945 Cap One Bk Po Box 85520 Richmond, VA 23285	H	Opened 11/01/04				0.00
Account No. Q517085 Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085	J	Opened 1/01/03 Collection Ambulatory Surgicent				12,572.00
Sheet no. 2 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 43,817.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Q522794 Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085	W	Opened 4/01/03 Collection Downers Grove Anesth				949.00
Account No. 517945559006 Chase Na 100 Duffy Ave Hicksville, NY 11801	H	Opened 12/01/02 Last Active 2/26/03				0.00
Account No. 536990080319 Chase Na 100 Duffy Ave # 4h2 Hicksville, NY 11801	J	Opened 3/01/95 Last Active 6/01/99				0.00
Account No. 275147847 Cingular Wireless PO BOX 6428 Carol Stream, IL 60197	J					123.00
Account No. 541065471663 Citi Po Box 6241 Sioux Falls, SD 57117	H	Opened 7/01/86 Last Active 3/26/03 ChargeAccount				24,614.00
Sheet no. 3 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						25,686.00
Subtotal (Total of this page)						25,686.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 542418003200 Citi Po Box 6241 Sioux Falls, SD 57117	H	Opened 10/01/84 ChargeAccount				6,381.00
Account No. 542418012355 Citi Po Box 6241 Sioux Falls, SD 57117	H	Opened 9/01/00 Last Active 3/10/03 ChargeAccount				3,010.00
Account No. 905954906 Citibank (South Dakota), NA c/o Northland Group Inc. PO BOX 390846 Edina, MN 55439	J					5,673.00
Account No. 2707105322 Citibank Fsb Po Box 769006 San Antonio, TX 78245	J	Opened 6/01/99 Last Active 3/26/02 Mortgage				0.00
Account No. 444078 Citicorp Savings III 500 W Madison St Chicago, IL 60661	H	Opened 3/01/88 Last Active 7/31/95				0.00
Sheet no. 4 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 15,064.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 90726	J		Opened 2/01/01				0.00
Citicorp Savings III 500 W Madison St Chicago, IL 60661							
Account No. 90748	J		Opened 6/01/01				0.00
Citicorp Savings III 500 W Madison St Chicago, IL 60661							
Account No. 540778621204	H		Opened 4/01/88 Last Active 10/01/95				0.00
Comerica Bank Pob 2926 Toledo, OH 43606							
Account No. 3226829441	H		Opened 8/19/05 Educational				4,267.00
Direct Loan Svc System 501 Bleeker Street Utica, NY 13502							
Account No. 601100738006	W		Opened 5/01/90 Last Active 4/02/03 ChargeAccount				10,405.00
Discover Financial Svc Po Box 15316 Wilmington, DE 19850							
Sheet no. 5 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							14,672.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 601129880104 Discover Financial Svc Po Box 15316 Wilmington, DE 19850	H	Opened 6/01/02 Last Active 4/27/05 ChargeAccount				6,006.00
Account No. 601100719064 Discover Financial Svc Po Box 15316 Wilmington, DE 19850	H	Opened 3/01/00 Last Active 9/14/05				4,431.00
Account No. 467364049 First Usa Bank 800 Brooksedge Blvd Westerville, OH 43081	J	Opened 3/01/84				0.00
Account No. 274998659422 Flagstar Bank 5151 Corporate Dr Troy, MI 48098	J	Opened 5/01/02 Last Active 11/01/02 Mortgage				0.00
Account No. 523002200000 Fst Usa Bk Po Box 8650 Wilmington, DE 19899	J	Opened 6/30/00 Last Active 4/21/03				8,483.00
Sheet no. 6 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 18,920.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 600898102729 Gemb/Casual Corner Po Box 981400 El Paso, TX 79998	W	Opened 6/01/02 Last Active 8/14/02 ChargeAccount				0.00
Account No. 730282784037 Gemb/Exxonmobil Po Box 981400 El Paso, TX 79998	J	Opened 1/01/90 Last Active 6/11/03 ChargeAccount				0.00
Account No. 373584 Gemb/Jcp Po Box 984100 El Paso, TX 79998	J	Opened 9/01/92 Last Active 4/05/93 ChargeAccount				0.00
Account No. 771411038580 Gemb/Sams Club Po Box 981400 El Paso, TX 79998	H	Opened 2/01/99 Last Active 9/02/05 ChargeAccount				0.00
Account No. 771411038580 Gemb/Sams Club Po Box 981400 El Paso, TX 79998	H	Opened 2/01/99 ChargeAccount				0.00
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 548042001178 Hsbc Bank Nv Fka Hhllb Pob 98706 Las Vegas, NV 89193	H	Opened 8/29/01 Last Active 4/01/03				0.00
Account No. 062107 Hsbc/Bsbuy Po Box 15519 Wilmington, DE 19850	H	Opened 5/01/00 Last Active 12/31/01 ChargeAccount				0.00
Account No. 918607100031353 Hsbc/Ikea 2700 Sanders Rd Prospect Heights, IL 60070	H	Opened 7/01/01 Last Active 8/30/01 ChargeAccount				0.00
Account No. 5140210000 Juniper Financial Corp Po Box 26182 Wilmington, DE 19899	W	Opened 12/01/00 Last Active 2/13/03				7,779.00
Account No. 7047163 Kca Financial Svcs 628 North St Geneva, IL 60134	H	Opened 4/01/05 Last Active 6/28/05 Collection Dreyer Medical Clini				0.00
Sheet no. <u>8</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						7,779.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. R0047450 Lord & Taylor 300 Sheffield Ctr Lorain, OH 44055	H	Opened 12/01/02 ChargeAccount				0.00
Account No. R0324781 Marshall Fields 111 Boulder Industrial D Bridgeton, MO 63044	W	Opened 4/01/98 Last Active 3/04/03 ChargeAccount				0.00
Account No. 9326 Mbna America Pob 17054 Wilmington, DE 19884	W	Opened 3/01/97 Last Active 1/17/03 ChargeAccount				16,758.00
Account No. 3250180744 Northwest Collectors 3601 Algonquin Rd Ste 50 Rolling Meadows, IL 60008	H	Opened 9/01/04 Collection Village Of Hanover P				133.00
Account No. 4185 8662 5909 3980 Pay Pal c/o Providian Processing Svcs. PO BOX 660487 Dallas, TX 75266	J					922.00
Sheet no. <u>9</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 17,813.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3481556003 Quest Diagnostics PO BOX 64500 Baltimore, MD 21264	J					48.00
Account No. w10087179 Resurrection Health Care Westlake Hospital 1225 Lake Street Melrose Park, IL 60160	J					157.00
Account No. 303417631010 Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440	J	Opened 7/01/02 Last Active 8/16/02 ChargeAccount				0.00
Account No. 324781141410 Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440	W	Opened 4/01/98 Last Active 3/04/03 ChargeAccount				0.00
Account No. 366712934210 Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440	H	Opened 12/01/00 Last Active 2/06/01 ChargeAccount				0.00
Sheet no. <u>10</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						205.00
Subtotal (Total of this page)						205.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 441 6849 c23 13		J					406.00
State Farm Insurance Companies 2702 Ireland Grove Rd. Bloomington, IL 61709							
Account No. 95081771		H	Opened 8/01/97 Last Active 9/01/97 ChargeAccount				0.00
Target National Bank 3701 Wayzata Blvd Minneapolis, MN 55416							
Account No. 539841000106		J	Opened 12/12/95 Last Active 2/18/03				7,726.00
Universal Card/Cbsdna Po Box 6241 Sioux Falls, SD 57117							
Account No. 3226829441		H	Opened 8/01/05 Educational				4,267.00
Us Dept Of Education 501 Bleecker St Utica, NY 13501							
Account No. 6259093980		J	Opened 3/01/05 Last Active 9/09/05				922.00
Wash Mutual/Providian Po Box 9180 Pleasanton, CA 94566							
Sheet no. 11 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							13,321.00

Form B6F - Cont.
(12/03)

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 12940201000000 Washington Mutual Home 324 W Evans St Florence, SC 29501	J	Opened 7/01/95 Last Active 11/01/97 Mortgage				0.00
Account No. 5914670585 Wells Fargo Hm Mortgag 7495 New Horizon Way Frederick, MD 21703		Opened 12/01/97 Last Active 3/01/02 Mortgage				0.00
Account No. 348902453 Wfnnb/Express Po Box 330066 Northglenn, CO 80233	H	Opened 4/01/95 Last Active 6/21/95 ChargeAccount				0.00
Account No.						
Account No.						
Account No.						
Sheet no. 12 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00
Total (Report on Summary of Schedules)						179,226.00

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Jeong Hong 104 Dartmouth Court Glenview, IL 60026	monthly lease of \$465.92 for use of 2004 Honda Odyssey EX minivan.

In re **Hu Yeong Yu,
Kyung Hee Yu**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

In re **Hu Yeong Yu
Kyung Hee Yu**

Case No. _____

Debtor(s) _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP son son	AGE 17 20
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	postal worker	assembly
Name of Employer	US Postal Service	National Controls Corporation
How long employed	17 years	8 years
Address of Employer	Manager, Payroll Processing Branch 2825 Lone Oak Parkway Eagan, MN 55121-9650	Headquarters Philadelphia, PA

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

	DEBTOR	SPOUSE
	\$ 4,992.00	\$ 2,047.50
	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 4,992.00	\$ 2,047.50

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) **See Detailed Income Attachment**

	\$ 667.33	\$ 418.17
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 2,389.83	\$ 357.50

SUBTOTAL OF PAYROLL DEDUCTIONS

	\$ 3,057.16	\$ 775.67
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,934.84	\$ 1,271.83

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify) _____

	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00

	\$ 0.00	\$ 0.00
--	----------------	----------------

	\$ 0.00	\$ 0.00
--	----------------	----------------

	\$ 0.00	\$ 0.00
--	----------------	----------------

Pension or retirement income

Other monthly income

(Specify) _____

	\$ 0.00	\$ 0.00
--	----------------	----------------

	\$ 0.00	\$ 0.00
--	----------------	----------------

	\$ 0.00	\$ 0.00
--	----------------	----------------

	\$ 0.00	\$ 0.00
--	----------------	----------------

TOTAL MONTHLY INCOME

	\$ 1,934.84	\$ 1,271.83
--	--------------------	--------------------

TOTAL COMBINED MONTHLY INCOME \$ **3,206.67**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

debtor to discontinue overtime

In re Hu Yeong Yu
Kyung Hee Yu Debtor(s) Case No. _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

<u>un l</u>	\$ <u>45.50</u>	\$ <u>0.00</u>
<u>in521</u>	\$ <u>75.83</u>	\$ <u>0.00</u>
<u>alot</u>	\$ <u>433.33</u>	\$ <u>0.00</u>
<u>co249</u>	\$ <u>10.83</u>	\$ <u>0.00</u>
<u>tsplg</u>	\$ <u>186.33</u>	\$ <u>0.00</u>
<u>gsahc</u>	\$ <u>249.17</u>	\$ <u>0.00</u>
<u>hp105</u>	\$ <u>138.67</u>	\$ <u>0.00</u>
<u>tsp15</u>	\$ <u>916.50</u>	\$ <u>0.00</u>
<u>tspcu</u>	\$ <u>333.67</u>	\$ <u>0.00</u>
<u>401k-plan2</u>	\$ <u>0.00</u>	\$ <u>357.50</u>
Total Other Payroll Deductions	\$ <u>2,389.83</u>	\$ <u>357.50</u>

In re Hu Yeong Yu
Kyung Hee Yu Debtor(s) Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,613.94</u>
Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
Is property insurance included?	Yes <u>X</u> No <u> </u>		
Utilities:			
Electricity and heating fuel		\$	<u>350.00</u>
Water and sewer		\$	<u>30.00</u>
Telephone		\$	<u>110.00</u>
Other <u>See Detailed Expense Attachment</u>		\$	<u>411.24</u>
Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
Food		\$	<u>890.00</u>
Clothing		\$	<u>350.00</u>
Laundry and dry cleaning		\$	<u>50.00</u>
Medical and dental expenses		\$	<u>20.00</u>
Transportation (not including car payments)		\$	<u>295.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>135.00</u>
Charitable contributions		\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>0.00</u>
Health		\$	<u>0.00</u>
Auto		\$	<u>110.00</u>
Other		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			
Auto		\$	<u>0.00</u>
Other <u>lease of Honda Odyssey minivan</u>		\$	<u>465.92</u>
Other		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other <u>See Detailed Expense Attachment</u>		\$	<u>300.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	<u>5,231.10</u>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$	<u>N/A</u>
B. Total projected monthly expenses		\$	<u>N/A</u>
C. Excess income (A minus B)		\$	<u>N/A</u>
D. Total amount to be paid into plan each		\$	<u>N/A</u>
	_____ (interval)		

In re Hu Yeong Yu
Kyung Hee Yu

Debtor(s)

Case No. _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

<u>cable and/or internet</u>	\$	<u>85.00</u>
<u>2nd mortgage/home equity loan</u>	\$	<u>326.24</u>
<u>Total Other Utility Expenditures</u>	\$	<u>411.24</u>

Other Expenditures:

<u>car repairs</u>	\$	<u>50.00</u>
<u>personal grooming and toiletries etc</u>	\$	<u>150.00</u>
<u>lunches at work</u>	\$	<u>100.00</u>
<u>Total Other Expenditures</u>	\$	<u>300.00</u>

**United States Bankruptcy Court
Northern District of Illinois**

In re **Hu Yeong Yu
Kyung Hee Yu**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 7, 2005**

Signature **/s/ Hu Yeong Yu**
Hu Yeong Yu
Debtor

Date **October 7, 2005**

Signature **/s/ Kyung Hee Yu**
Kyung Hee Yu
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Form 7
(12/03)

United States Bankruptcy Court
Northern District of Illinois

In re **Hu Yeong Yu
Kyung Hee Yu**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$65,000.00	2005 estimate
\$80,000.00	2004--estimate
\$75,000.00	2003--estimated

2. Income other than from employment or operation of business

None

☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

- None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Certified Services v. debtor, 03 AR 3227	contract	Circuit Court of Dupage County	garnishment
Discover Bank v. Debtor(s), 04 AR 253	contract	Circuit Court of DuPage County	garnishment
MBNA America Bank v. debtor 05 AR 121	contract	Circuit Court of Dupage County	
Citibank v. debtor 04 AR 863	contract	Circuit Court of Dupage County	

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Robert V. Schaller Law Offices of Robert Schaller 907 N. Elm Street, Suite 100 Hinsdale, IL 60521	prepetition	1000

10. Other transfers

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **October 7, 2005**

Signature **/s/ Hu Yeong Yu**
Hu Yeong Yu
Debtor

Date **October 7, 2005**

Signature **/s/ Kyung Hee Yu**
Kyung Hee Yu
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8
(12/03)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Hu Yeong Yu
Kyung Hee Yu**

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	Location: 1841 Grosse Point Circle, Hanover Park IL	Chase Home Finance			X
2.	Location: 1841 Grosse Point Circle, Hanover Park IL	Citibank			X

Official Form 8
(12/03)

In re Hu Yeong Yu
Kyung Hee Yu Debtor(s) Case No. _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Date October 7, 2005

Signature /s/ Hu Yeong Yu
Hu Yeong Yu
Debtor

Date October 7, 2005

Signature /s/ Kyung Hee Yu
Kyung Hee Yu
Joint Debtor

In re _____ Case No. _____
Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
Attachment A

1. Debtor acknowledges that debtor has been advised by counsel about the rights and obligations relating to reaffirmation agreements.
2. Debtor acknowledges that it is the debtor's sole responsibility to "reaffirm" any debts that debtor may desire to pay post petition.
3. Debtor acknowledges that attorney Robert Schaller has not been engaged to provide any legal advice or services relating to any reaffirmation agreement.
4. Debtor acknowledges that attorney Robert Schaller shall have no duty and will make no effort to represent debtor relating to any reaffirmation agreement.

United States Bankruptcy Court**Northern District of Illinois**In re **Hu Yeong Yu**
Kyung Hee Yu

Debtor(s)

Case No.

Chapter

7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	1,000.00
Prior to the filing of this statement I have received.....	\$	1,000.00
Balance Due.....	\$	0.00

2. \$ **0.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): **plus debtor paid filing fee and \$80 credit report fee**

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
b. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
c. [Other provisions as needed]

all items identified in engagement letter

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

excludes all items not specifically included in engagement letter. Specifically and without limitation, the engagement excludes any services relating to adversary proceedings, reaffirmations and redemptions.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 7, 2005**

/s/ Robert V. Schaller

Robert V. Schaller SCR3-6190406
Robert Schaller Law Office
907 N. Elm, Suite 100
Hinsdale, IL 60521
630-655-1233

United States Bankruptcy Court
Northern District of Illinois

In re Hu Yeong Yu
Kyung Hee Yu

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: October 7, 2005

/s/ Hu Yeong Yu

Hu Yeong Yu

Signature of Debtor

Date: **October 7, 2005**

/s/ Kyung Hee Yu

Kyung Hee Yu

Signature of Debtor

Hu Yeong Yu
1841 Grosse Point Circle
Hanover Park, IL 60103

Cap One Bk
Po Box 85520
Richmond, VA 23285

Citibank Fsb
Po Box 769006
San Antonio, TX 78245

Kyung Hee Yu
1841 Grosse Point Circle
Hanover Park, IL 60103

Certified Services Inc
1733 Washington St Ste 2
Waukegan, IL 60085

Citicorp Savings Ill
500 W Madison St
Chicago, IL 60661

Robert V. Schaller
Robert Schaller Law Office
907 N. Elm, Suite 100
Hinsdale, IL 60521

Chase Home Finance
PO BOX 9001871
Louisville, KY 40290

Comerica Bank
Pob 2926
Toledo, OH 43606

Allied Waste Services
1330 Gasket Drive
Elgin, IL 60120

Chase Na
100 Duffy Ave
Hicksville, NY 11801

Direct Loan Svc System
501 Bleeker Street
Utica, NY 13502

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Chase Na
100 Duffy Ave # 4h2
Hicksville, NY 11801

Discover Financial Svc
Po Box 15316
Wilmington, DE 19850

AT&T
PO BOX 8212
Aurora, IL 60572

Cingular Wireless
PO BOX 6428
Carol Stream, IL 60197

First Usa Bank
800 Brooksedge Blvd
Westerville, OH 43081

Bac/Fleet-Bkcard
200 Tournament Dr
Horsham, PA 19044

Citi
Po Box 6241
Sioux Falls, SD 57117

Flagstar Bank
5151 Corporate Dr
Troy, MI 48098

Bank Of America
Po Box 1598
Norfolk, VA 23501

Citibank
PO BOX 209012
Brooklyn, NY 11220

Fst Usa Bk
Po Box 8650
Wilmington, DE 19899

Branch 825 Nalc Credit
240 N West Ave
Elmhurst, IL 60126

Citibank (South Dakota), NA
c/o Northland Group Inc.
PO BOX 390846
Edina, MN 55439

Gemb/Casual Corner
Po Box 981400
El Paso, TX 79998

Gemb/Exxonmobil
Po Box 981400
El Paso, TX 79998

Lord & Taylor
300 Sheffield Ctr
Lorain, OH 44055

Target National Bank
3701 Wayzata Blvd
Minneapolis, MN 55416

Gemb/Jcp
Po Box 984100
El Paso, TX 79998

Marshall Fields
111 Boulder Industrial D
Bridgeton, MO 63044

Universal Card/Cbsdna
Po Box 6241
Sioux Falls, SD 57117

Gemb/Sams Club
Po Box 981400
El Paso, TX 79998

Mbna America
Pob 17054
Wilmington, DE 19884

Us Dept Of Education
501 Bleecker St
Utica, NY 13501

Hsbc Bank Nv Fka Hhnb
Pob 98706
Las Vegas, NV 89193

Northwest Collectors
3601 Algonquin Rd Ste 50
Rolling Meadows, IL 60008

Wash Mutual/Providian
Po Box 9180
Pleasanton, CA 94566

Hsbc/Bsbuy
Po Box 15519
Wilmington, DE 19850

Pay Pal
c/o Providian Processing Svcs.
PO BOX 660487
Dallas, TX 75266

Washington Mutual Home
324 W Evans St
Florence, SC 29501

Hsbc/Ikea
2700 Sanders Rd
Prospect Heights, IL 60070

Quest Diagnostics
PO BOX 64500
Baltimore, MD 21264

Wells Fargo Hm Mortgag
7495 New Horizon Way
Frederick, MD 21703

Jeong Hong
104 Dartmouth Court
Glenview, IL 60026

Resurrection Health Care
Westlake Hospital
1225 Lake Street
Melrose Park, IL 60160

Wfnnb/Express
Po Box 330066
Northglenn, CO 80233

Juniper Financial Corp
Po Box 26182
Wilmington, DE 19899

Rnb-Fields3
Po Box 9475
Minneapolis, MN 55440

Kca Financial Svcs
628 North St
Geneva, IL 60134

State Farm Insurance Companies
2702 Ireland Grove Rd.
Bloomington, IL 61709